

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 12-31962-DOT
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Stacie O. Wallace Sr.
aka Stacie O'neal Wallace Sr.
5916 Westower Ct
Richmond, VA 23225

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):
Debtor: xxx-xx-1717

Employer Tax-Identification (EIN) No(s), (if any):
Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Stacie O. Wallace Sr. is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: July 11, 2012

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Stacie O. Wallace, Sr.
 Debtor

Case No. 12-31962-DOT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
 Form ID: B18

Page 1 of 3
 Total Noticed: 57

Date Rcvd: Jul 12, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2012.

db
 11065493 +Stacie O. Wallace, Sr., 5916 Westower Ct, Richmond, VA 23225-5942
 11065490 +AT&T, 208 S. Akard St, Dallas, TX 75202-4208
 11065491 +Aaron's Rental, 7252 W. Broad St., Henrico, VA 23294-3637
 11065504 +Am Cred & Col, 921 Oak St, Scranton, PA 18508-1235
 11065497 +CJW Medical Center, PO Box 13620, Richmond, VA 23225-8620
 11065498 +Capital Recovery Service, PO Box 1170, Fairfax, VA 22038-1170
 11065499 +Caudle & Ballato, 3123 West Broad Street, Richmond, VA 23230-5106
 11065502 +Caudle and Ballato, re: Rentalworks, KNR, 3123 West Broad Street, Richmond, VA 23230-5106
 11065500 #+Cavalier Telephone, PO Box 2950, Henrico, VA 23228-9700
 11065501 Cavalier Telephone, 2704 Alt 19, Palm Harbor, FL 34683-2639
 11065502 +Cawthorn Picard Rowe Deskevich, & Gavin, 8310 Midlothian Turnpike, Richmond, VA 23235-5120
 11065503 +Check City, PO Box 970183, Orem, UT 84097-0183
 11065506 CollectechSystems, PO Box 561567, Columbus, OH 43236-0000
 11065507 +Comcast Cablevision, 6510 Iron Bridge Rd, Richmond, VA 23234-5263
 11065508 Commonwealth Radiology, PC, 1508 Willow Lawn Drive, Suite 117, Richmond, VA 23230-3421
 11065509 +Credit Adjustment Board, 306 East Grace St, Richmond, VA 23219-1718
 11065510 +Credit America, 80 West Upper Ferry Road, Trenton, NJ 08628-2736
 11065512 +HCA Health Services of VA, t/a Henrico Doctors Hospital, 500 Hioaks Rd, Richmond, VA 23225-4061
 11065513 +Heavenly Motors, 6332-B Midlothian Tnpk, Richmond, VA 23225-5722
 11065514 Henrico Doctor's Hospital, PO Box 13620, Richmond, VA 23225-8620
 11065515 +Inofin Inc, 55 Accord Park Dr., Rockland, MA 02370-1065
 11065516 +JBC Legal Group, PC, 2 Broad Street 6th Floor, Bloomfield, NJ 07003-2547
 11065517 +John J Hennessey IV MD, 1401 Johnston Willis Dr. 5300, Richmond, VA 23235-4730
 11065519 +LoanSmart, 503 E Laburnum Ave, Richmond, VA 23222-2122
 11065521 +M Richard Epps, P.C., 605 Lynnhaven Pkwy, Ste 200, Virginia Beach, VA 23452-7484
 11065522 MCV Physicians of the VCU Heal, 1605 Rhoadmiller St, Richmond, VA 23220-1100
 11065524 +Motor Mile Auto Sales, 5350 Midlothian Tnpk, Richmond, VA 23225-6215
 11065527 +Parrish and LeBar, LLP, re: MCV Physicians, 5 E Franklin St., Richmond, VA 23219-2105
 11065529 +Professional Credit Solutions, PO Box 2625, Chesterfield, VA 23832-9124
 11065531 +Radiology Associates of Rchmnd, PO Box 13343, Richmond, VA 23225-0343
 11065530 +Radiology Associates of Rchmnd, 2602 Buford Road, Richmond, VA 23235-3422
 11065533 +Rentalworks, KNR, 6520 West Broad St, Richmond, VA 23230-2014
 11065534 +Security Check, LLC, PO Box 1530, Dept 10, Southaven, MS 38671-1530
 11065535 +Shenandoah Legal, re: Asset Acceptance, 310 Jefferson Street S.E., Roanoke, VA 24011-2004
 11065536 Solomon and Solomon, Columbia Circle, Box 15019, Albany, NY 12212-5019
 11065537 +Southside Financial Service, 707 Johnston Willis Dr., Richmond, VA 23236-3953
 11065538 United Consumers, PO Box 4466, Woodbridge, VA 22194-4466
 11065539 VCU Health System -- MCV Hosp., Set-off Debt Section, PO Box 980462, Richmond, VA 23298-0462
 11065541 Virginia Credit Union, PO Box 90010, Richmond, VA 23225-9010
 11065542 Virginia Emer Phys LLP, 75 Remittance Drive, Ste 1151, Chicago, IL 60675-1151
 11065543 +Virginia Emer Phys LLP, PO Box 85573, Richmond, VA 23285-5573
 11065544 Virginia Hospitalists Inc, PO Box 403185, Atlanta, GA 30384-3185
 11065546 Worldcom Wireless, PO Box 14197, Scottsdale, AZ 85267-4197

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr

+EDI: QLLTAVENNER.COM Jul 13 2012 02:03:00 Lynn L. Tavenner, Tavenner & Beran, PLC,
 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302
 11065492 EDI: ACCE.COM Jul 13 2012 02:03:00 Asset Acceptance, PO Box 2036, Warren, MI 48090-2036
 11065505 +EDI: HCA2.COM Jul 13 2012 02:03:00 CJW Medical Center, Chippenham Campus,
 7101 Jahnke Road, Richmond, VA 23225-4044
 11065494 +EDI: CAPIO.COM Jul 13 2012 02:03:00 Capio Partners Llc, 2222 Texoma Pkwy Ste 150,
 Sherman, TX 75090-2481
 11065495 EDI: CAPITALONE.COM Jul 13 2012 01:58:00 Capital One, Attn: Bankruptcy, PO Box 30285,
 Salt Lake City, UT 84130-0285
 11065496 EDI: CAPITALONE.COM Jul 13 2012 01:58:00 Capital One Services, 1957 Westmoreland Rd,
 Richmond, VA 23276-5617
 11065511 +EDI: CCS.COM Jul 13 2012 02:03:00 Credit Collection Services, Two Wells Ave,
 Newton Center, MA 02459-3246
 11065518 EDI: PHINPLAZA.COM Jul 13 2012 01:58:00 Law Offices of Mitchell N Kay, PO Box 9006,
 Smithtown, NY 11787-9006
 11065523 +EDI: MID8.COM Jul 13 2012 02:03:00 Midland Credit Management, 8875 Aero Dr, Ste 200,
 San Diego, CA 92123-2255
 11065525 +E-mail/Text: bankruptcydepartment@ncogroup.com Jul 13 2012 02:43:22 NCO Financial Systems,
 1804 Washington Blvd, Dept 600, Baltimore, MD 21230-1700
 11065526 +E-mail/Text: bankruptcydepartment@ncogroup.com Jul 13 2012 02:43:22 NCO Financial Systems,
 507 Prudential Road, Horsham, PA 19044-2368
 11065532 +E-mail/Text: COLLEEN.ATKINSON@RMSCOLLECT.COM Jul 13 2012 02:23:39
 Receivables Management System, PO Box 8630, Richmond, VA 23226-0630
 11065540 +EDI: AFNIVERIZONE.COM Jul 13 2012 01:58:00 Verizon Bankruptcy, PO Box 3037,
 Bloomington, IL 61702-3037
 11065541 EDI: VACU.COM Jul 13 2012 02:03:00 Virginia Credit Union, PO Box 90010,
 Richmond, VA 23225-9010

District/off: 0422-7

User: admin
Form ID: B18

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Total Noticed: 57

Date Rcvd: Jul 12, 2012

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11065545 +EDI: WESTASSET.COM Jul 13 2012 02:03:00 West Asset, 2703 N Highway 75,
Sherman, TX 75090-2567

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11065520* +LoanSmart LLC, 503 E Laburnum Ave, Richmond, VA 23222-2122
11065528 ##+Portfolio Recvry&affil, 287 Independence, Virginia Beach, VA 23462-2962

TOTALS: 0, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

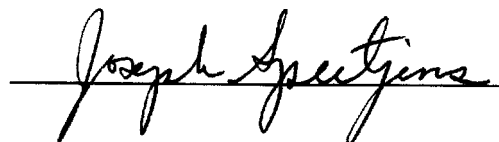
Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 14, 2012

Signature:



District/off: 0422-7

User: admin
Form ID: B18

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Total Noticed: 57

Date Rcvd: Jul 12, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2012 at the address(es) listed below:

Lynn L. Tavenner ltavenner@tb-lawfirm.com, ltavenner@ecf.epiqsystems.com;jwolf@tb-lawfirm.com
Robert B. Duke on behalf of Debtor Stacie Wallace rdukelaw@gmail.com,
2debtlawgroup@gmail.com;cdd147@gmail.com;thedebtlawgroupmail@gmail.com

TOTAL: 2